

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.-22. (Canceled).

23. (Currently amended) A method, comprising:

a processor receiving a record comprising a plurality of variables, wherein said record comprises information for at least some of said variables;

 said processor determining if said record comprises information for variables sufficient for use by a pre-computed first classification tool adapted to classify said record;

 if said record comprises information for variables sufficient for use by the pre-computed first classification tool adapted to classify said record, said processor using said first classification tool to classify said record; and

 if said record does not comprise information for variables sufficient for use by the pre-computed first classification tool such that the first classification tool cannot be used to classify said record, then said processor building a second classification tool to classify said record and classifying said record using said second classification tool.

24. (Previously presented) The method as recited in Claim 23 wherein said processor building said second classification tool comprises using only those variables that have information present in said received record to build said second classification tool.

25. (Previously presented) The method as recited in Claim 23 wherein said first classification tool and said second classification tool are a first classification tree and a second classification tree, respectively.

26. (Previously presented) The method as recited in Claim 25 further comprising computing said second classification tree using information for only a subset of said plurality of variables.
27. (Previously presented) The method as recited in Claim 25 further comprising pre-computing said first classification tree using a substantially complete set of information for said plurality of variables.
28. (Previously presented) The method as recited in Claim 23 wherein said record comprises customer information for a client, and wherein said method further comprises selecting content for delivery to a customer according to said classifying of said record.
29. (Previously presented) A computer system comprising:
 - a bus; and
 - a processor coupled to said bus, said processor executing a method for classifying an information record, said method comprising:
 - receiving from the bus a record comprising a plurality of variables, wherein said record comprises information for at least some of said variables;
 - determining if said record comprises information for variables sufficient for use by a pre-computed first classification tool adapted to classify said record;
 - if said record comprises information for variables sufficient for use by the pre-computed first classification tool adapted to classify said record, using said first classification tool to classify said record; and
 - if said record does not comprise information for variables sufficient for use by the pre-computed first classification tool adapted to classify said record, then building a second classification tool to classify said record and classifying said record using said second classification tool.

30. (Previously presented) The computer system as recited in Claim 29 wherein building said second classification tool comprises using only those variables that have information present in said received record to build said second classification tool.
31. (Previously presented) The computer system of Claim 29 wherein said first classification tool and said second classification tool are a first classification tree and a second classification tree, respectively.
32. (Previously presented) The method as recited in Claim 31 further comprising computing said second classification tree using information for only a subset of said plurality of variables.
33. (Previously presented) The method as recited in Claim 31 further comprising pre-computing said first classification tree using a substantially complete set of information for said plurality of variables.
34. (Previously presented) A computer-readable medium having computer-readable program code embodied therein for causing a computer system to perform a method comprising:
 - receiving a record comprising a plurality of variables, wherein said record comprises information for at least some of said variables;
 - determining if said record comprises information for variables sufficient for use by a pre-computed first classification tool adapted to classify said record;
 - if said record comprises information for variables sufficient for use by the pre-computed first classification tool adapted to classify said record, using said first classification tool to classify said record; and
 - if said record does not comprise information for variables sufficient for use by the pre-computed first classification tool adapted to classify said record, then building a second classification tool to classify said record and classifying said record using said second classification tool.

35. (Previously presented) The computer-readable medium as recited in Claim 34 wherein building said second classification tool comprises using only those variables that have information present in said received record to build said second classification tool.
36. (Previously presented) The computer-readable medium as recited in Claim 34 wherein said first classification tool and said second classification tool are a first classification tree and a second classification tree, respectively.
37. (Previously presented) The computer-readable medium as recited in Claim 36 wherein said method further comprises computing said second classification tree using information for only a subset of said plurality of variables.
38. (Previously presented) The computer-readable medium as recited in Claim 36 wherein said method further comprises pre-computing said first classification tree using a substantially complete set of information for said plurality of variables.